

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

Re: Ismael Cruz

Case No.: 5-16-04965MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Carrington
Court Claim Number:	12
Last Four of Loan Number:	1709
Property Address if applicable:	388 Cedar Dr

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a. Allowed prepetition arrearages:	\$18,417.75
b. Prepetition arrearages paid by the trustee:	\$18,417.75
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e. Allowed postpetition arrearage:	\$7,030.34
f. Postpetition arrearage paid by the trustee:	\$7,030.34
g. Total b, d, and f:	\$25,448.09

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: January 23, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Ismael Cruz

Case No.: 5-16-04965MJC

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on January 23, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Lynn Feldman, Esquire
Feldman Law Offices, PC
2310 Walbert Ave, Suite 103
Allentown PA 18104-1360

Served by First Class Mail

Carrington Mortgage Services
1600 South Douglass Rd
Anaheim CA 92806

Ismael Cruz
388 Cedar Dr
Long Pond PA 18334-7722

I certify under penalty of perjury that the foregoing is true and correct.

Date: January 23, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 16-04965 ISMAEL CRUZ

CARRINGTON MORTGAGE SERVICES
1600 S DOUGLASS ROAD

ANAHEIM, CA 92806-

Sequence: 24
Modify:
Filed Date:
Hold Code:

Acct No: #1709 postarrears Cedar Dr

07/21 1AP POST ARREARS CEDAR DR

Amt Sched:	\$0.00	Debt:	\$7,030.34	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$7,030.34	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
								<u>DisbDescrp</u>

5210 CARRINGTON MORTGAGE SERVICES

521-0	CARRINGTON MORTGAGE SERVICES	09/19/2023	9017031	\$141.48	\$0.00	\$141.48	09/19/2023
521-0	CARRINGTON MORTGAGE SERVICES	07/11/2023	9016664	\$88.06	\$0.00	\$88.06	07/11/2023
521-0	CARRINGTON MORTGAGE SERVICES	06/13/2023	9016485	\$84.61	\$0.00	\$84.61	06/13/2023
521-0	CARRINGTON MORTGAGE SERVICES	04/18/2023	2023597	\$84.60	\$0.00	\$84.60	04/26/2023
521-0	CARRINGTON MORTGAGE SERVICES	03/15/2023	2022605	\$84.60	\$0.00	\$84.60	03/21/2023
521-0	CARRINGTON MORTGAGE SERVICES	02/15/2023	2021592	\$84.61	\$0.00	\$84.61	02/22/2023
521-0	CARRINGTON MORTGAGE SERVICES	01/18/2023	2020592	\$409.14	\$0.00	\$409.14	01/24/2023
521-0	CARRINGTON MORTGAGE SERVICES	11/16/2022	2018645	\$427.80	\$0.00	\$427.80	12/07/2022
521-0	CARRINGTON MORTGAGE SERVICES	09/13/2022	2016572	\$451.26	\$0.00	\$451.26	09/20/2022
521-0	CARRINGTON MORTGAGE SERVICES	08/17/2022	2015491	\$451.26	\$0.00	\$451.26	08/23/2022
521-0	CARRINGTON MORTGAGE SERVICES	07/13/2022	2014462	\$419.98	\$0.00	\$419.98	07/19/2022
521-0	CARRINGTON MORTGAGE SERVICES	06/14/2022	2013502	\$419.98	\$0.00	\$419.98	06/21/2022
521-0	CARRINGTON MORTGAGE SERVICES	05/17/2022	2012428	\$419.98	\$0.00	\$419.98	05/23/2022
521-0	CARRINGTON MORTGAGE SERVICES	03/16/2022	2010358	\$419.98	\$0.00	\$419.98	03/22/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
521-0	CARRINGTON MORTGAGE SERVICES		02/16/2022	2009393	\$419.98	\$0.00	\$419.98	02/23/2022
521-0	CARRINGTON MORTGAGE SERVICES		01/19/2022	2008384	\$419.98	\$0.00	\$419.98	01/25/2022
521-0	CARRINGTON MORTGAGE SERVICES		12/15/2021	2007367	\$419.98	\$0.00	\$419.98	12/22/2021
521-0	CARRINGTON MORTGAGE SERVICES		11/16/2021	2006339	\$419.98	\$0.00	\$419.98	11/23/2021
521-0	CARRINGTON MORTGAGE SERVICES		10/14/2021	2005294	\$432.40	\$0.00	\$432.40	10/19/2021
521-0	CARRINGTON MORTGAGE SERVICES		09/14/2021	2004299	\$432.40	\$0.00	\$432.40	09/20/2021
521-0	CARRINGTON MORTGAGE SERVICES		08/18/2021	2003238	\$498.28	\$0.00	\$498.28	08/24/2021
Sub-totals:						\$7,030.34	\$0.00	\$7,030.34
Grand Total:						\$7,030.34	\$0.00	

Disbursements for Claim

Case: 16-04965 ISMAEL CRUZ

CARRINGTON MORTGAGE SERVICES
1600 S DOUGLASS ROAD
ANAHEIM, CA 92806-

Sequence: 24
Modify:
Filed Date: 4/3/2017 12:00:00AM
Hold Code:

Acct No: 1709/PRE ARREARS/388 CED/

Amt Sched:	\$112,194.00	Debt:	\$18,417.75	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$18,417.75	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
								<u>DisbDescrp</u>

5200 CARRINGTON MORTGAGE SERVICES

520-0	CARRINGTON MORTGAGE SERVICES		09/19/2023	9017031	\$370.65	\$0.00	\$370.65	09/19/2023
520-0	CARRINGTON MORTGAGE SERVICES		07/11/2023	9016664	\$230.70	\$0.00	\$230.70	07/11/2023
520-0	CARRINGTON MORTGAGE SERVICES		06/13/2023	9016485	\$221.63	\$0.00	\$221.63	06/13/2023
520-0	CARRINGTON MORTGAGE SERVICES		04/18/2023	2023597	\$221.65	\$0.00	\$221.65	04/26/2023
520-0	CARRINGTON MORTGAGE SERVICES		03/15/2023	2022605	\$221.64	\$0.00	\$221.64	03/21/2023
520-0	CARRINGTON MORTGAGE SERVICES		02/15/2023	2021592	\$233.68	\$0.00	\$233.68	02/22/2023
520-0	CARRINGTON MORTGAGE SERVICES		06/16/2021	2001235	\$365.45	\$0.00	\$365.45	06/22/2021
520-0	CARRINGTON MORTGAGE SERVICES		05/18/2021	2000210	\$707.58	\$0.00	\$707.58	06/10/2021
520-0	CARRINGTON MORTGAGE SERVICES		03/17/2021	1227821	\$353.78	\$0.00	\$353.78	03/24/2021
520-0	CARRINGTON MORTGAGE SERVICES		01/19/2021	1225800	\$1,061.37	\$0.00	\$1,061.37	01/28/2021
520-0	CARRINGTON MORTGAGE SERVICES		12/10/2020	1223997	\$707.57	\$0.00	\$707.57	12/18/2020
520-0	CARRINGTON MORTGAGE SERVICES		10/15/2020	1222260	\$349.90	\$0.00	\$349.90	10/23/2020
520-0	CARRINGTON MORTGAGE SERVICES		09/17/2020	1221212	\$349.90	\$0.00	\$349.90	09/25/2020
520-0	CARRINGTON MORTGAGE SERVICES		07/07/2020	1219099	\$699.80	\$0.00	\$699.80	07/14/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	CARRINGTON MORTGAGE SERVICES		06/02/2020	1218108	\$349.90	\$0.00	\$349.90	06/10/2020
520-0	CARRINGTON MORTGAGE SERVICES		04/14/2020	1215983	\$362.73	\$0.00	\$362.73	04/20/2020
520-0	CARRINGTON MORTGAGE SERVICES		03/12/2020	1214674	\$362.73	\$0.00	\$362.73	03/18/2020
520-0	CARRINGTON MORTGAGE SERVICES		02/13/2020	1213360	\$362.73	\$0.00	\$362.73	02/20/2020
520-0	JP MORGAN CHASE BANK, N.A.		12/12/2019	1211027	\$709.08	\$0.00	\$709.08	12/18/2019
520-0	JP MORGAN CHASE BANK, N.A.		10/10/2019	1208605	\$370.48	\$0.00	\$370.48	10/16/2019
520-0	JP MORGAN CHASE BANK, N.A.		09/26/2019	1207366	\$724.27	\$0.00	\$724.27	10/02/2019
520-0	JP MORGAN CHASE BANK, N.A.		08/07/2019	1205913	\$353.77	\$0.00	\$353.77	08/14/2019
520-0	JP MORGAN CHASE BANK, N.A.		06/06/2019	1203159	\$353.77	\$0.00	\$353.77	06/13/2019
520-0	JP MORGAN CHASE BANK, N.A.		05/09/2019	1201863	\$353.77	\$0.00	\$353.77	05/14/2019
520-0	JP MORGAN CHASE BANK, N.A.		04/11/2019	1200505	\$707.55	\$0.00	\$707.55	04/17/2019
520-0	JP MORGAN CHASE BANK, N.A.		03/12/2019	1199163	\$353.77	\$0.00	\$353.77	03/18/2019
520-0	JP MORGAN CHASE BANK, N.A.		01/10/2019	1196775	\$353.77	\$0.00	\$353.77	01/16/2019
520-0	JP MORGAN CHASE BANK, N.A.		12/13/2018	1195379	\$353.78	\$0.00	\$353.78	12/19/2018
520-0	JP MORGAN CHASE BANK, N.A.		10/10/2018	1192618	\$355.28	\$0.00	\$355.28	10/17/2018
520-0	JP MORGAN CHASE BANK, N.A.		08/09/2018	1189988	\$710.60	\$0.00	\$710.60	08/15/2018
520-0	JP MORGAN CHASE BANK, N.A.		07/12/2018	1188593	\$355.29	\$0.00	\$355.29	07/18/2018
								Payment for 7/2018
520-0	JP MORGAN CHASE BANK, N.A.		06/07/2018	1187244	\$355.30	\$0.00	\$355.30	06/14/2018
								Payment for 6/2018
520-0	JP MORGAN CHASE BANK, N.A.		05/15/2018	1185889	\$355.29	\$0.00	\$355.29	05/21/2018
								Payment for 5/2018
520-0	JP MORGAN CHASE BANK, N.A.		04/03/2018	1182800	\$355.29	\$0.00	\$355.29	04/09/2018
								Payment for 2/2018

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	JP MORGAN CHASE BANK, N.A.		03/08/2018	1181447	\$355.29	\$0.00	\$355.29	03/14/2018
520-0	JP MORGAN CHASE BANK, N.A.		02/08/2018	1180092	\$355.30	\$0.00	\$355.30	02/13/2018
520-0	JP MORGAN CHASE BANK, N.A.		01/11/2018	1178689	\$355.29	\$0.00	\$355.29	01/18/2018
520-0	JP MORGAN CHASE BANK, N.A.		12/05/2017	1177287	\$355.30	\$0.00	\$355.30	12/11/2017
520-0	JP MORGAN CHASE BANK, N.A.		11/08/2017	1175890	\$355.28	\$0.00	\$355.28	11/14/2017
520-0	JP MORGAN CHASE BANK, N.A.		09/19/2017	1173255	\$713.63	\$0.00	\$713.63	09/25/2017
520-0	JP MORGAN CHASE BANK, N.A.		08/10/2017	1171715	\$356.82	\$0.00	\$356.82	08/15/2017
520-0	JP MORGAN CHASE BANK, N.A.		07/06/2017	1170262	\$916.39	\$0.00	\$916.39	07/12/2017
Sub-totals:						\$18,417.75	\$0.00	\$18,417.75
Grand Total:						\$18,417.75	\$0.00	